#### REMARKS

## Amendments to the Claims

Applicant has amended the claims to more particularly point out what Applicant regards as the invention. Upon authorization of the user, the claimed invention retrieves the user's private access information from a first remote device to a second remote device, thus enabling the user to access remote data on the second remote device. No new matter has been added as a result of these amendments.

#### Objections to the Claims

The Examiner objected to claim 21 as containing informalities. Applicant has corrected the informalities and respectfully requests the withdrawal of the objection. Applicant further respectfully submits that no new issues are raised by the corrections.

## **Rejections**

Rejections under 35 U.S.C. § 102(e)

Claims 1-6, 8-17, and 19-23

Claims 1-6, 8-17, and 19-23 stand rejected under 35 U.S.C. § 102(e) as being anticipated by Ulvinen et al., U.S. Patent No. 6,393,305 having a publication/issue date of May 21, 2002. Applicant does not admit that Ulvinen is prior art and reserves the right to swear behind the reference at a later date. Nonetheless, Applicant respectfully submits that Applicant's invention as claimed is not anticipated by Ulvinen.

Ulvinen discloses authenticating a user based on voice recognition by selecting a word at random, prompting the user to speak the random word and authenticating the user if the user's speech characteristics match pre-stored characteristics associated with the reference word. Ulvinen discloses a speech recognition unit with a database containing recognition word sets and associated speech characteristics for a user. The speech recognition unit processes a user's speech signal and signals a network entity, such as a bank, whether the user is authorized or not. Such authorization may lead to the user gaining access to data associated with the network entity, such as access to the user's account at the bank.

Ulvinen is silent about retrieving the user's personal access information from a first remote source upon authentication of the user and providing the access information to the second remote source as claimed.

Accordingly, Applicant respectfully submits that the invention claims in claims 1-6, 8-17, and 19-23 is not anticipated by Ulvinen under 35 U.S.C. § 102(e) and respectfully requests the withdrawal of the rejection of the claims.

## Rejections under 35 U.S.C. § 103

### Claims 7 and 18

Claims 7 and 18 stand rejected under 35 U.S.C. § 103(a) as being unpatentable over Ulvinen in view of Bisbee, U.S. Patent No. 6,237,096 and having a publication/issue date of May 22, 2001.

Bisbee discloses digital signing and encryption for electronic transmission and storage and retrieval of authenticated documents to enable the establishment of the identity of the originator of an electronic document and of the integrity of the information contained in such a document.

Neither Ulvinen nor Bisbee teaches that upon a user's authentication, the user's private access information is retrieved from a first remote source and sent to the second remote source to enable the user to access remote data on the second remote source, as claimed. Thus, the combination cannot be interpreted to disclose the claimed element.

Since claims 7 and 18 depend from claims 1 and 15 respectively, the combination cannot render obvious Applicant's invention as claimed in claims 7 and 18. Thus, Applicant respectfully requests the withdrawal of the rejection of the claims under 35 U.S.C. § 103(a) over the combination.

#### **SUMMARY**

Claims 1-23 are currently pending. In view of the foregoing amendments and remarks, Applicant respectfully submits that the pending claims are in condition for allowance. Applicant respectfully requests reconsideration of the application and allowance of the pending claims.

If the Examiner determines the prompt allowance of these claims could be facilitated by a telephone conference, the Examiner is invited to contact Sue Holloway at (408) 720-8300 x 309.

# **Deposit Account Authorization**

Authorization is hereby given to charge our Deposit Account No. 02-2666 for any charges that may be due. Furthermore, if an extension is required, then Applicant hereby requests such extension.

Respectfully submitted,

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